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PTO/SB/21 (09-04)
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/704,425	
	Filing Date	November 1, 2000	
	First Named Inventor	Kevin J. Nicholls	
	Art Unit	3629	
	Examiner Name	Edward Cosimano	
Total Number of Pages in This Submission	21	Attorney Docket Number	AV2-012

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	George G. Grigel; Wells St. John P.S.	
Signature		
Printed name	George G. Grigel	
Date	29 Dec 04	Reg. No. 31,166

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/704,425
Filing Date November 1, 2000
Inventor.....Kevin J. Nicholls et al.
Assignee Avista Advantage, Inc.
Group Art Unit.....3629
Examiner Edward Cosimano
Attorney's Docket No.AV2-012
Title: Computerized System and Method for Providing Cost Savings for Consumers

RESPONSE TO NOVEMBER 3, 2004 OFFICE ACTION

To: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

From: George G. Grigel (Tel. 509-624-4276; Fax 509-838-3424)
Wells St. John P.S.
601 W. First Avenue, Suite 1300
Spokane, WA 99201-3828

Dear Sir:

In response to the Office Action dated November 3, 2004, kindly amend the above identified application as follows.

AMENDMENTS

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 18 of this paper.